

This policy form is for Home Care Only. This is an Individual type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☐ Lifetime  
☐ Important Company Notes:

### Elimination Periods

- ☒ 0 days      ☐ 60 days        
☐ 20 days      ☐ 90 days      ☐ Calendar Day  
☐ 30 days      ☐ 100 days      ☒ Service Day

### Home Care Only Benefit Amounts

\$350 minimum to \$1400 maximum per [day, week or month] offered in increments of \$70.

- ☐ per day      ☒ per week      ☐ per month  
☐ Important Company Notes:      ☐ Not Available

### Inflation Protection

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple  
☒ Important Company Notes:

*Also available are 3% and 4% compound inflation options. The Maximum Weekly Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.*

### Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

## Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

28* Day Elimination Period.			42** Day Elimination Period.			42** Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$308	\$620	\$291	\$587		Not Available	Not Available
55	\$402	\$772	\$381	\$731		Not Available	Not Available
60	\$538	\$979	\$509	\$927		Not Available	Not Available
65	\$751	\$1,271	\$711	\$1,203		Not Available	Not Available
70	\$1,071	\$1,685	\$1,013	\$1,594		Not Available	Not Available
75	\$1,425	\$2,111	\$1,349	\$1,997		Not Available	Not Available
80	\$1,763	\$2,488	\$1,668	\$2,354		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

[\*\* Carrier does not offer a 90- day elimination period.]

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### Maximum Policy Benefit Amounts

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☐ Lifetime  
☒ Important Company Notes:

*Our Home and Community Care Benefit is monthly so it is 12 times the Home and Community Care benefit times the Benefit Period selected.*

### Elimination Periods

- ☒ 0 days      ☒ 60 days      TYPE  
☐ 20 days      ☒ 90 days      ☒ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

### Home Care Only Benefit Amounts

\$900 minimum to \$6000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day      ☐ per week      ☒ per month  
☐ Important Company Notes:      ☐ Not Available

### Inflation Protection

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple  
☒ Important Company Notes:

*Also offer 5% compound capped at 2 x monthly benefit originally selected. The Home and Community Care Benefit & remaining Maximum Benefit are increased by 5% annually.*

### Waiver of Premium

We waive premium 180 calendar days after eligible for benefits.

Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period		90 Day Elimination Period	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$352	\$942	\$300	\$805	Not Available	Not Available
55	\$444	\$1,100	\$379	\$940	Not Available	Not Available
60	\$601	\$1,383	\$514	\$1,182	Not Available	Not Available
65	\$867	\$1,769	\$741	\$1,512	Not Available	Not Available
70	\$1,409	\$2,579	\$1,205	\$2,204	Not Available	Not Available
75	\$2,480	\$4,118	\$2,120	\$3,519	Not Available	Not Available
80	\$3,617	\$5,607	\$3,092	\$4,792	Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Home Care Only. This is an Individual type policy and is classified as Non-Tax Qualified.

#### Maximum Policy Benefit Amounts

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☐ Lifetime  
☐ Important Company Notes:

#### Elimination Periods

- ☒ 0 days      ☐ 60 days        
☐ 20 days      ☐ 90 days      ☐ Calendar Day  
☐ 30 days      ☐ 100 days      ☒ Service Day

#### Home Care Only Benefit Amounts

\$350 minimum to \$1400 maximum per [day, week or month] offered in increments of \$70.

- ☐ per day      ☒ per week      ☐ per month  
☐ Important Company Notes:      ☐ Not Available

#### Inflation Protection

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple  
☒ Important Company Notes:

*Also available are 3% and 4% compound inflation options. The Maximum Weekly Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.*

#### Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

### Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

28* Day Elimination Period.			42** Day Elimination Period.			42** Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$346	\$697	\$327	\$659		Not Available	Not Available
55	\$452	\$868	\$428	\$821		Not Available	Not Available
60	\$605	\$1,100	\$572	\$1,041		Not Available	Not Available
65	\$844	\$1,428	\$799	\$1,351		Not Available	Not Available
70	\$1,203	\$1,893	\$1,138	\$1,791		Not Available	Not Available
75	\$1,602	\$2,371	\$1,515	\$2,244		Not Available	Not Available
80	\$1,980	\$2,795	\$1,874	\$2,645		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

[\*\* Carrier does not offer a 90- day elimination period.]